

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Martin D. Borst
Debtor

Case No. 24-02783-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 16, 2024

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2024:

Recip ID	Recipient Name and Address
db	+ Martin D. Borst, 52 Robin Circle, Wysox, PA 18854-7966
5664753	+ Chicago Public Schools, 16355 Lagoon Canyon Rd, Irvine, CA 92618-3801
5664754	+ Corporate America Credit Union, 970 Oaklawn Ave #3, Elmhurst, IL 60126-1059
5664755	+ Corporate America Federal Credit Union, 4365 Crescent Road, Birmingham, AL 35210-1774
5664758	Milstead & Associates, LLC, 1400 Commerce Pkwy, Ste H, Mount Laurel, NJ 08054-2242

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5664752	+ Email/Text: bankruptcy@acacceptance.com	Dec 16 2024 18:44:00	American Credit Acceptance, 961 E Main St, Spartanburg, SC 29302-2149
5664756	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 16 2024 18:44:00	Dental First Financing Credit Card, PO Box 182120, Columbus, OH 43218-2120
5668433	Email/Text: G06041@att.com	Dec 16 2024 18:44:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
5664757	Email/Text: bk@lendmarkfinancial.com	Dec 16 2024 18:43:00	Lendmark, P.O. Box 80845, Conyers, GA 30013
5664759	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 16 2024 18:44:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
5664760	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 16 2024 18:45:34	Synchrony Bank/Lowes, PO Box 530914, Atlanta, GA 30353-0914
5664761	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Dec 16 2024 18:43:00	The Bank of Missouri/FPL, 5 Concourse Parkway, Atlanta, GA 30328-5350
5664762	^ MEBN	Dec 16 2024 18:40:39	Wilmington Savings Fund Society FSB, 6061 S Willow Dr., Suite 300, Englewood, CO 80111-5151

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2024 at the address(es) listed below:

Name	Email Address
Amy Lynn Bennecoff Ginsburg	on behalf of Debtor 1 Martin D. Borst efilings@ginsburglawgroup.com ginsburglaw@ecf.courtdrive.com
Brent J Lemon	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as Legal Title Trustee for BCAT 2019-22TT blemon@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:	:	Chapter 13
	:	
Martin D. Borst,	:	Case No. 1:24-02783–MJC
	:	
Debtor.	:	

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ORDER DENYING DEBTOR’S MOTION TO EXTEND AUTOMATIC STAY

AND NOW, Debtor having filed the above-captioned Chapter 13 bankruptcy case on October 29, 2024;

AND, the Motion to Extend Automatic Stay (“Motion to Extend”) having been filed on December 13, 2024, Dkt. # 19;

AND, Debtor having moved to extend the Automatic Stay pursuant to 11 U.S.C. §362(c)(3);

AND, Debtor having filed two previous bankruptcy cases that were pending within the one year prior to the instant case but were dismissed;¹

AND, it appearing that pursuant to §362(c)(4) that the Automatic Stay did not go into effect upon the filing of the instant case;

AND, therefore the Court having determined that §362(c)(3) does not apply; accordingly,

¹ Debtor filed Case No. 22-2019 on October 18, 2022 but the case was dismissed for failure to make plan payments on November 17, 2023. Debtor did not disclose this prior filing in his Motion to Extend. Debtor subsequently filed Case No. 24-1589 on June 26, 2024. This second case was dismissed on July 17, 2024 for failure to file his creditor matrix.

It is hereby **ORDERED** that the Motion to Extend Automatic Stay is **DENIED** based on the Court's determination that 11 U.S.C. §362(c)(3) is not applicable.

By the Court,

A handwritten signature in black ink, appearing to read 'MJC', is written over a horizontal line.

Mark J. Conway, Bankruptcy Judge
Dated: December 16, 2024